

ATOM EFT Schools as of 3/11/04

022392	Allied Medical College	St. Louis, MO	Proprietary
022392-02	Allied Medical College	Arnold, MO	Proprietary
031150	Arizona College of Allied Health	Phoenix, AZ	Proprietary
002449	Avila University	Kansas City, MO	Independent Four-Year
002450	Calvary Bible College	Kansas City, MO	Theological
005532	Cape Girardeau Area Vocational Technical School	Cape Girardeau, MO	Vocational-Technical
002452	Central Bible College	Springfield, MO	Theological
002453	Central Methodist College	Fayette, MO	Independent Four-Year
002456	Columbia College	Columbia, MO	Independent Four-Year
002458	Cottey College	Nevada, MO	Independent Two-Year
020907-00	Cleveland Chiropractic College	Kansas City, MO	Professional
002459	Crowder College	Neosho, MO	Public Two-Year
002461	Drury University	Springfield, MO	Independent Four-Year
008862	East Central College	Union, MO	Public Two-Year
002464-00	Fontbonne University	St. Louis, MO	Independent Four-Year
021642	Forest Institute of Professional Psychology	Springfield, MO	Professional
021245	Franklin Technology Center	Joplin, MO	Vocational-Technical
001443	Gallaudet University	Washington, D.C.	Independent Four-Year
001868	Grinnell College	Grinnell, IA	Independent Four-Year
021510-00	Hannibal Career & Technical Center	Hannibal, MO	Vocational-Technical
009089	Hannibal-LaGrange College	Hannibal, MO	Independent Four-Year
002466	Harris-Stowe State College	St. Louis, MO	Public Four-Year
002468	Jefferson College	Hillsboro, MO	Public Two-Year
006389	Jewish Hospital College of Nursing & Allied Health	St. Louis, MO	Independent Four-Year
002473	Kansas City Art Institute	Kansas City, MO	Professional
020682-01	Lester L. Cox College of Nursing & Health Sciences	Springfield, MO	Vocational-Technical
002479	Lincoln University	Jefferson City, MO	Public Four-Year
004711	Linn State Technical College	Linn, MO	Public Two-Year Technical
004703	Logan University	St. Louis, MO	Professional
006666	Lutheran Medical Center School of Nursing	St. Louis, MO	Proprietary
021802-00	Metro Business College	Cape Girardeau, MO	Proprietary
021802-01	Metro Business College	Jefferson City, MO	Proprietary
021802-02	Metro Business College	Rolla, MO	Proprietary
002484-00	Metropolitan Community Colleges	Kansas City, MO	Public Two-Year
002486	Mineral Area College	Park Hills, MO	Public Two-Year
007540	Missouri Baptist University	St. Louis, MO	Independent Four-Year
023040	Missouri Tech	St. Louis, MO	Proprietary
002489	Missouri Valley College	Marshall, MO	Independent Four-Year
002491	Moberly Area Community College	Moberly, MO	Public Two-Year
022027	Ozark Christian College	Joplin, MO	Theological
030830	Ozarks Technical Community College	Springfield, MO	Public Two-Year
008552	Patricia Stevens College	St. Louis, MO	Proprietary
012500	Ranken Technical College	St. Louis, MO	Independent Two-Year
002506	Saint Louis University	St. Louis, MO	Independent Four-Year
005426	Sikeston Area Vo-Tech School	Sikeston, MO	Vocational-Technical
005424	South Central Career Center	West Plains, MO	Vocational-Technical
030709	Southeast Missouri Hospital College of Nursing	Cape Girardeau, MO	Vocational-Technical
002501	Southeast Missouri State University	Cape Girardeau, MO	Public Four-Year
001848	Southeastern Community College	West Burlington, IA	Public Two-Year
002502	Southwest Baptist University	Bolivar, MO	Independent Four-Year
002503	Southwest Missouri State University	Springfield, MO	Public Four-Year
031060	Southwest Missouri State University – West Plains	West Plains, MO	Public Two-Year
025306	St. Charles Community College	St. Peters, MO	Public Two-Year
023405-00	St. Louis College of Health Careers	St. Louis, MO	Proprietary
023405-01	St. Louis College of Health Careers	St. Louis, MO	Proprietary
002504	St. Louis College of Pharmacy	St. Louis, MO	Professional
008080	State Fair Community College	Sedalia, MO	Public Two-Year
035793	Texas County Technical Institute	Houston, MO	Proprietary
004713	Three Rivers Community College	Poplar Bluff, MO	Public Two-Year
003528	Union University	Jackson, TN	Independent Four-Year
002102	University of Baltimore	Baltimore, MD	Public Four-Year
002474	The University of Health Sciences	Kansas City, MO	Professional
026092-02	Vatterott College	St. Joseph, MO	Proprietary
025997-04	Vatterott College	St. Joseph, MO	Proprietary
002523	Westminster College	Fulton, MO	Independent Four-Year

ATOM Lenders

as of 3/11/04

833810-50	A+Funds/Medfunds	Cleveland, OH	806851-50	First Security State Bank	Charleston, MO
833471-50	AMS Education Loan Trust	Swansea, MA	806858-50	Gateway National Bank of St. Louis	St. Louis, MO
833079-50	AMS Education Loan Trust	Swansea, MA	821132-50	Great Southern Bank FSB	Springfield, MO
817854-50	Arsenal Credit Union	Webster Groves, MO	823635-50	Hannibal National Bank	Hannibal, MO
804866-50	Bank Midwest N.A.	Kansas City, MO	823261-50	Home Savings & Loan Association	Norborne, MO
806746-50	Bank of America (Kansas City)	Kansas City, MO	829263-50	Jefferson Bank and Trust	St. Louis, MO
818334-50	Bank of America (St. Louis)	St. Louis, MO	807807-50	JPMorgan Chase Bank	Tampa, FL
806747-50	Bank of Belton	Belton, MO	819462-50	Kearney Trust Company	Kearney, MO
806757-50	Bank of Kirksville	Kirksville, MO	829440-50	Linn State Bank	Linn, MO
813955-50	Bank of New Madrid	New Madrid, MO	811949-50	M & I Marshall & Ilsley Bank % MOHELA	Wausau, WI
829370-50	Bank of Old Monroe	Moscow Hills, MO	814008-50	Maries County Bank	Vienna, MO
813989-50	Bank of Rothville	Rothville, MO	819661-50	Mazuma Credit Union	Kansas City, MO
829217-50	Bank of Salem	Salem, MO	814668-50	MCM Savings Bank, FSB	Hannibal, MO
827468-50	Bank of Washington	Washington, MO	813981-50	Midwest BankCentre	St. Louis, MO
826147-50	Bank of Waverly	Waverly, MO	832681-50	Midwest Independent Bank	Jefferson City, MO
808857-50	Bank One Education Finance Group	Columbus, OH	824573-50	Nelnet Academic Loan	Lincoln, NE
820696-50	Belgrade State Bank	Belgrade, MO	830060-50	Paris National Bank	Paris, MO
816050-51	Blue Ridge Bank	Kansas City, MO	821154-50	Phelps County Bank	Rolla, MO
806778-50	Cabool State Bank	Cabool, MO	802218-50	Sallie Mae Education Trust	Lynn Haven, FL
821496-50	Canton State Bank	Canton, MO	830526-50	St. Louis Comm. CU % MOHELA	St. Louis, MO
828826-50	Central Bank of Lebanon	Lebanon, MO	804657-50	Security Bank of Kansas City	Kansas City, MO
828130-50	Central West End Bank	St. Louis, MO	806919-50	Security Bank of Pemiscot County	Caruthersville, MO
826878-50	Citibank Student Loans	Rochester, NY	806870-50	Show Me Credit Union	Mexico, MO
830310-50	College Brd Ed Loan Prgm/CollegeCredit	Reston, VA	806773-50	smartFUNDS	Columbia, MO
813979-50	Commerce Bank	St. Louis, MO	813766-50	State Bank of Slater	Slater, MO
814627-50	Commercial Trust	Fayette, MO	809081-50	Stillwater National Bank & Trust	Stillwater, OK
806810-50	Community State Bank of Bowling Green	Bowling Green, MO	833890-50	Student Loan Xpress, Inc. % MOHELA	San Diego, CA
828768-50	Eagle Bank and Trust	Festus, MO	833908-50	Student Loan Xpress, Inc. % SLMA	San Diego, CA
831453-50	Edamerica, Inc thru ELT US Bank	Knoxville, TN	827310-50	Sun Bank of America	Ellington, MO
830005-50	Educaid/Wachovia ♦	Sacramento, CA	820564-50	SunTrust Bank	Richmond, VA
833599-50	Educaid/Wachovia % MOHELA ♦	Sacramento, CA	815961-50	UMB Bank, NA	Kansas City, MO
833820-50	Education Solutions c/o Nelnet	Jacksonville, FL	810698-50	Union Planters National Bank	Cape Girardeau, MO
833617-50	EFSI, Inc./US Bank NA Trustee % BHESC	Austin, TX	804609-50	U.S. Bank	Lawrence, KS
819155-50	Farmers and Merchants Bank	Hannibal, MO	814548-50	U.S. Bank % MOHELA	St. Joseph, MO
829140-50	First Community Bank of Windsor	Windsor, MO	802844-50	U.S. Bank % SLMA	Menomonee Falls, WI
820370-50	First Federal Bank, FSB % SLMA	Kansas City, MO	833838-50	U.S. Bank N.A./EdInvest Co. % SLMA	Cincinnati, OH
820370-51	First Federal Bank, FSB % MOHELA	Kansas City, MO	826986-50	Vantage Credit Union	Bridgeton, MO
826931-50	First Midwest Bank	Poplar Bluff, MO	807176-50	Wells Fargo Education Financial Services	Sioux Falls, SD
819564-50	First National Bank of Camdenton	Camdenton, MO	820323-50	West Community Credit Union	Brentwood, MO
813768-50	First National Bank of Salem	Salem, MO			

♦ Educaid requires an agreement with the school be signed before using them as an ATOM lender.

ATOM Statistics

FFY 2004 Quarter 1	
<u>Disbursements</u>	
25,132	
<u>Amount Disbursed (net)</u>	
By EFT	\$34,289,623
By Check	\$6,529,896
TOTAL	\$40,819,519

Cumulative: August 1995 – December 2003		
<u>Disbursements</u>		<u>Amount Disbursed (net)</u>
971,701		
By EFT		\$1,297,291,003
By Check		\$334,638,387
TOTAL		\$1,631,929,390